

No. 229

ABSTRACT OF REPORTS

OF CONDITION OF

**MONTANA**

State Banks

and

Trust Companies

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National Banks

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December 31, 1983

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Aggregate Resources and Liabilities of (112) State Banks and (3) Trust Companies, December 31, 1983, Compared with Report of (111) State Banks and (3) Trust Companies, December 31, 1982

Figures In Thousands

RESOURCES	Dec. 31, 1983		Dec. 31, 1982		Decrease-Increase+
	\$	271,908	\$	261,539	
Cash and Banks					\$ 10,369+
U.S. Treas. Securities	511,756		295,084		216,672+
U.S. Agency Securities	171,313		206,331		35,018-
State and Mun. Securities	313,882		326,931		13,049-
Other Securities	5,708		8,363		2,655-
Funds Sold	126,631		127,657		1,026-
Loans & Discounts	1,661,170*		1,524,807*		136,363+
Lease Financing	2,231		1,521		710+
Premises, F & F	57,702		53,273		4,429+
Other Real Estate	12,616		9,918		2,698+
Other Assets	83,514		67,916		15,598+
	\$ 3,218,431		\$ 2,883,340		\$ 335,091+

  

LIABILITIES	Dec. 31, 1983		Dec. 31, 1982		\$ 294,472+
	\$	444,345	\$	453,499	
Demand Deposits I.P.C.					\$ 9,154-
Time & Savings I.P.C.	2,102,522		1,831,901		270,621+
U.S. Government Deposits	4,984		3,694		1,290+
Other Public Deposits	236,676		201,904		34,772+
All Other Deposits	4,212		5,800		1,588-
Off. & Cert. Checks	27,198		28,667		1,469-
Total Deposits	\$ 2,819,937		\$ 2,525,465		\$ 294,472+
Funds Purchased	61,172		50,335		10,837+
Other Borrowed Funds	9,975		13,223		3,248-
Mortgages & Leases	3,163		3,314		151-
Other Liabilities	49,057		41,696		7,361+
Sub. Notes & Debentures	4,599		5,783		1,184-
Common Stock	71,568		70,068		1,500+
Surplus	112,595		99,370		13,225+
Undivided Prof. & Cap. Res.	86,365		74,086		12,279+
	\$ 3,218,431		\$ 2,883,340		\$ 335,091+

\*After deduction of  
Loan Reserves \$ 15,018 \$ 13,189 \$ 1,829+

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1983, Compared With Report of (55) National Banks in Montana, December 31, 1982\*\*

RESOURCES	Dec. 31, 1983		Dec. 31, 1982		Decrease-Increase+
	\$	428,806	\$	379,502	
Cash and Banks					\$ 49,304+
U.S. Treas. Securities					218,504+
U.S. Agency Securities					47,504-
State and Mun. Securities					28,049-
Other Securities					1,998-
Funds Sold					30,724+
Loans & Discounts					170,190+
Lease Financing					2,441-
Premises, F & F					1,343-
Other Real Estate					827+
Other Assets					7,767+
					\$ 395,981+
					\$ 3,665,107
					\$ 3,269,126

  

LIABILITIES	Dec. 31, 1983		Dec. 31, 1982		\$ 177,035+
	\$	438,361	\$	451,171	
Demand Deposits I.P.C.					\$ 12,810-
Time & Savings I.P.C.					219,076+
U.S. Government Deposits					836-
Other Public Deposits					5,245-
All Other Deposits					24,524-
Off. & Cert. Checks					1,374+
Total Deposits					\$ 2,892,924
Funds Purchased					223,166
Other Borrowed Funds					23,465
Mortgages & Leases					65-
Other Liabilities					2,282+
Sub. Notes & Debentures					2,426-
Common Stock					245+
Surplus					719+
Undivided Prof. & Cap. Res.					6,548+
					\$ 3,665,107
					\$ 3,269,126

\*After deduction of  
Loan Reserves \$ 20,545 \$ 17,450 \$ 3,095+

Grand Total — All Banks of Montana \$ 6,883,538 \$ 6,152,466 \$ 731,072+

\*\*Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1983	Dec. 31, 1982
Loans as Percentage of Total Assets	51.84%	53.10%
Loans as Percentage of Total Deposits	59.44%	60.90%
Capital and Reserve a/c's as Percentage of Total Assets	8.97%	9.06%
Capital and Reserve a/c's as Percentage of Total Deposits	10.29%	10.39%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	27.79%	22.04%
Time Deposits as Percentage of Total Deposits I.P.C.	82.55%	80.16%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.45%	19.84%

NATIONAL BANKS	Dec. 31, 1983	Dec. 31, 1982
Loans as Percentage of Total Assets	56.82%	58.45%
Loans as Percentage of Total Deposits	72.40%	70.73%
Capital and Reserve a/c's as Percentage of Total Assets	7.47%	8.13%
Capital and Reserve a/c's as Percentage of Total Deposits	9.52%	9.84%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	29.72%	21.80%
Time Deposits as Percentage of Total Deposits I.P.C.	83.47%	81.55%
Demand Deposits as Percentage of Total Deposits I.P.C.	16.53%	18.45%

**MONTANA STATE BANKS AND TRUST COMPANIES**

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	American Bank First Bank-West Billings First Citizens Bank Montana Bank of Billings (1) Pioneer Bank Rimrock Bank Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1) First Security Bank Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Colstrip	Security Bank of Colstrip
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank *Montana Bank of Forsyth (1)
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Interstate Bank of Great Falls (1) The Village Bank Trust Corporation of Montana
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank

Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Norwest Bank Helena (1) Norwest Capital Management & Trust Co., Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana (1) Norwest Bank Lewistown
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

\*Opened 8-1-83

**MONTANA NATIONAL BANKS**

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A. Norwest Bank Billings, N.A. Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A. (2)
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A. First Bank West, N.A. Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A. Norwest Bank Kalispell, N.A.
Lewistown	First National Bank
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First Bank-Southside Missoula, N.A. First Bank-Western Montana, N.A. First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A. The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank Western National Bank

(2) Closed 11-14-83.

350 copies of this publication were produced at a unit cost of \$5.66 per copy, for a total cost of \$194.85 which includes \$147.85 for printing and \$47.00 for distribution.